Case 17-28121 Doc Filed 11/03/20 Entered 11/03/20 15:44:00 Desc Main Page 1 of 8 Document Fill in this information to identify the case Debtor 1 Samsideen D. Quadri AKA Sam D Quadri Debtor 2 (Spouse, if filing) United States Bankruptcy Court for the: NORTHERN District of IL (State) Case number <u>17-28121</u> Official Form 410S1 **Notice of Mortgage Payment Change** 12/15 If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1. Name of creditor CitiMortgage, Inc. Court claim no. (if known) Date of payment change Must be at least 21 days after date of Last four digits of any number 12/1/2020 this notice you use to identify the debtor's account: 8987 New total payment: \$1,558.73 Principal, interest, and escrow, if any Part 1: **Escrow Account Payment Adjustment** 1. Will there be a change in the debtor's escrow account payment? No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Current escrow payment: \$883.64 New escrow payment: Part 2: **Mortgage Payment Adjustment**

۷.	note?	ent change based	on an adjustment to the interest ra	te in the deptor's variable-rate
	NoYes. Attach a copy of the rate change n not attached, explain why:			onbankruptcy law. If a notice is
	Current interest rate:	%	New interest rate:	%
	Current principal and interest payment:	¢	New principal and interest pay	mont: ¢

Part 3:

Other Payment Change

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3. V	/ill there be a change in the debtor's mortgage payment for a	reason not listed above?
		,
	Current mortgage payment: \$	New mortgage payment: \$

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	msideen D. Quadri Al	KA Sam D Quadri		Case
number (if known) <u>1</u> First Nam		Middle Name	Last Name	
Part 4:	Sign Here			
The person conumber.	ompleting this Notic	e must sign it. S	ign and print you	r name and your title, if any, and state your address and telephone
Check the ap	propriate box.			
☐ I am the☐ I am the	creditor. creditor's authorized a	agent.		
	ler penalty of perjuntering the perjuntering to the perjuntering the perjuntering the perjuntering the perjunter the perjunter in the perjunter the perjunter in the perjunter the perjunter the perjunter in the			ed in this Notice is true and correct to the best of my
x /s/Stephe	n R. Franks			Date 11/03/2020
Signature				
Print:	Stephen R. Fra	inks		Title Attorneys for Creditor
Company	Manley Deas K	ochalski LLC		
Address	P.O. Box 16502			
	Number	Street		
	Columbus OH			
	City	State	ZIP Code	
Contact phon	e <u>614-220-5611</u>			Email <u>amps@manleydeas.com</u>

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Notice of Payment Change was served on the parties listed below via e-mail notification:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Tom Vaughn, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603, ecf@tvch13.net

David M Siegel, Attorney for Samsideen D. Quadri AKA Sam D Quadri, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090, davidsiegelbk@gmail.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on November $\frac{03}{2}$, 2020:

Samsideen D. Quadri AKA Sam D Quadri, 3125 Alexander Cresent, Flossmoor, IL 60422

Samsideen D. Quadri AKA Sam D Quadri, 3125 Alexander Crescent, Flossmoor, IL 60422-1707

/s/Stephen R. Franks



Redacted

SAMSIDEEN QUADRI VICTORIA QUADRI 3125 ALEXANDER CRES FLOSSMOOR IL 60422-1707

edactedRedacted

09/04/20 Redacted LOAN NO: https://www.loanadministration.com Customer Service 855-839-6253

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Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment, 07/01/19 consists of: Principal & Interest (P & I)

Escrow Deposit

\$724.19 \$969.73

Total Loan Payment

\$1,693.92

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:

County Tax Hazard Ins

\$8,197.06 \$1,817.36

Annual Disbursements:

\$10,014.42

One-Twelfth/Monthly Amount: \$834.54

ACCOUNT HISTORY

This section is the actual activity that occurred between 08/20 through 10/20. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

	Actual	Actual	Actual	
	Escrow	Escrow	Escrow	
Month	Payments	Disbursements	Description	Balance
			Beginning Balance	-\$7,237.54
SEP 2020	0.00	133.03	FHA MIP	-7,370.57
SEP 2020	0.00	1,817.36	HAZARD INS	-9,187.93

The following statement of activity in your escrow account from 11/20 through 11/20 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,693.92 and \$969.73 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

	Payr	nents	Disbursements			Projected Escrow	Actual Escrow	
Month	Projected	Actual	Projected	Actual I	Description	Account Balance	Account Balance	
				ı	Beginning Balance	\$2,695.78	\$5,415.19	
NOV 2020	953.69	953.69 E	133.03	E* F	FHA MIP	3,516.44	6,368.88	
DEC 2020	953.69	*	133.03	* 1	FHA MIP	4,337.10		
JAN 2021	953.69	*	133.03	* [FHA MIP	5,157.76		

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SURPLUS



Samsideen Quadri Victoria Quadri 3125 Alexander Cres Flossmoor IL 60422-1707

Loan Number: Surplus Amount: Redacted \$2,866.32

Due to the delinquent status of your account, however, we will retain your surplus.

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FEB	2021	953.69	*	133.03	*	FHA MIP	5,978.42
FEB	2021			4,337.10	*	R.E. TAX	1,641.32
MAR	2021	953.69	*	133.03	*	FHA MIP	2,461.98
APR	2021	953.69	*	133.03	*	FHA MIP	3,282.64
MAY	2021	953.69	*	133.03	*	FHA MIP	4,103.30
JUN	2021	953.69	*	133.03	*	FHA MIP	4,923.96
JUL	2021	953.69	*	133.03	*	FHA MIP	5,744.62
JUL	2021			3,859.96	*	R.E. TAX	1,884.66
AUG	2021	953.69	*	133.03	*	FHA MIP	2,705.32
SEP	2021	953.69	*	133.03	*	FHA MIP	3,525.98
SEP	2021			1,650.84	*	HAZARD INS	1,875.14
OCT	2021	953.69	*	133.03	*	FHA MIP	2,695.80

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$11,444.26. Under Federal Law, your lowest monthly balance should not have exceeded \$1,641.32, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$1,641.32.

Your actual lowest monthly balance was greater than \$1,641.32. The items with an asterisk on your Account History may explain this. For a further explanation, call our Customer Service number shown at the end of this statement.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 12/20 through 11/21 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

		Anticipa	ted Amount		Projected Escrow	Required Escrow
Month	1	To Escrow	From Escrow	Description	Account Balance	Account Balance
				Beginning Balance	\$6,368.88	\$3,502.56
DEC	2020	834.54			7,203.42	4,337.10
JAN	2021	834.54			8,037.96	5,171.64
FEB	2021	834.54	4,337.10	R.E. TAX	4,535.40	1,669.08
MAR	2021	834.54			5,369.94	2,503.62
APR	2021	834.54			6,204.48	3,338.16
MAY	2021	834.54			7,039.02	4,172.70
JUN	2021	834.54			7,873.56	5,007.24
JUL	2021	834.54	3,859.96	R.E. TAX	4,848.14	1,981.82
AUG	2021	834.54			5,682.68	2,816.36
SEP	2021	834.54	1,817.36	HAZARD INS	4,699.86	1,833.54
OCT	2021	834.54			5,534.40	2,668.08
NOV	2021	834.54			6,368.94	3,502.62

Your Projected Escrow Account Balance as of 11/30/20 is \$6,368.88. Your Required Beginning Escrow Balance according to this analysis should be \$3,502.56.

This means you have a Surplus of \$2,866.32. This surplus must be returned to you unless it is less than \$15.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, however, we will retain your surplus. Once during this period, your Required Escrow Account Balance should be reduced to \$1,669.08 as shown in February. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

NEW LOAN PAYMENT

New Loan Payment	Beginning on December 1, 2020	\$1,558.73
	Escrow Deposit	\$834.54
Your new payment consists of:	Principal & Interest (P & I)	\$724.19

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Important Notes:

Automatic Draft Customers: If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Adjustable Rate Mortgage Customers: If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

Insurance Renewal/Changing Insurance Companies: Upload proof of insurance coverage at www.MyCoverageInfo.com using PIN Redacted

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TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 855-839-6253.

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